<u>**IN THE CLAIMS**</u>

The following is a listing of the claims with claims 10 and 15 shown as currently amended.

<u>**LISTING OF CLAIMS**</u>

1.   (previously amended) A data processing system for processing and storing information relating to purchases made by a credit card user having one or more credit cards comprising:

a portable storage device independent of the credit card used to make a credit card purchase, said storage device having a rewritable nonvolatile memory unit for storing credit card usage information of purchase transactions by the credit card user for each of said one or more credit cards;

a first data processing device for running a write process for generating card usage information for a payment made with a credit card when a credit card is used to make a purchase, and writing the credit card usage information to the portable storage device;

a second data processing device under the control of the credit card user comprising a processor for running a read process to read card usage information for each credit card written to the portable storage device; and

wherein the card usage information includes a payment deadline for the credit card used for purchases; and

the second data processing device further comprises an input unit for specifying a billing month for the credit card,

the storage unit of the second data processing device further storing balance data for the settlement account, and

wherein the processor of the second data processing device includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit, comparing the total of payment amounts included within the payment deadline in the specified billing month with the account balance, and determining and reporting if the settlement amount due from the settlement account can be debited.

2.   (previously amended) A data processing system according to claim 1 further comprising means for enabling the portable storage device to communicate wirelessly with said first and/or second data processing device.

3.   (original)   A data processing system according to claim 2, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

wherein the processor of the second data processing device executes a transaction management process based on the card usage information read by the read process for grouping and sorting payment amounts by credit card number and for executing a calculation process for calculating totals for the sorted payment amounts.

4.   (original) A data processing system according to claim 3, wherein the card usage information further includes a payment deadline for the credit card used for purchases; and

the second data processing device further comprises an input unit for specifying a billing month for the credit card,

wherein the processor of the second data processing device includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit.

5. (original) A data processing system according to claim 2, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

the second data processing device further comprises a storage unit for storing an account number for a settlement account for the credit card used for purchases, and

wherein the processor of the second data processing device executes a transaction management process based on the card usage information read by the read process for grouping and sorting payment amounts by the account number and executes a calculation process for calculating totals for the sorted payment amounts.

6. (cancelled).

7. (original) A data processing system according to claim 1, wherein the portable storage device includes means for contactless reading and writing the card usage information from said

first data processing device and said second data processing device respectively.

8. (original) A data processing system according to claim 3, wherein the card usage information includes a product name for which payment was made or a store name to which payment was made, and

wherein the second data processing device includes means for printing or displaying the product name or store name and payment amount read from the portable storage device.

9. (original) A data processing system according to claim 8, wherein the card usage information includes information relating to the payment method of the credit card used to make a purchase, and

wherein the second data processing device includes means for printing or displaying the payment method and payment amount read from the portable storage device.

10. (currently amended) A data processing method for use by a credit card user having one or more credit cards comprising the steps of:

providing the credit card user with a portable storage device having a rewritable nonvolatile memory unit for storing card usage information for each of said one or more credit cards used to make a purchase, with the portable storage device being independent of the credit cards;

generating card usage information for a payment made with one of said credit cards when a credit card is used to make a purchase;

writing the card usage information to the portable storage device; reading the card usage information for each credit card written to the portable storage device; and

~~running~~ <u>creating</u> a transaction management process under the <u>sole</u> control of the card user <u>and running the transaction management process in the portable storage device</u> based on the read card usage information.

11. (original) A data processing method according to claim 10, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

the transaction management process executes a sorting process for grouping payment amounts by credit card number and a calculation process for calculating totals for the sorted payment amounts.

12. (original) A data processing method according to claim 11, wherein the card usage information further includes a payment deadline for the credit card used for purchases; and

the transaction management process calculates the total of payment amounts included within the payment deadline in a billing month specified by an operator.

13. (original) A data processing method according to claim 10, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase,

the account number of a settlement account for the credit card used to make a purchase is pre-stored, and

the transaction management process executes a sorting process for grouping payment amounts by account number, and a calculation process for calculating totals for the sorted payment amounts.

14. (original) A data processing method according to claim 13, wherein the card usage information further includes a payment deadline for the credit card used for purchases; and

the transaction management process calculates the total of payment amounts included within the payment deadline in the billing month specified by the operator,

receives the account balance of the settlement account for the credit card used for purchases,

compares the total of payment amounts included within the payment deadline in the specified billing month with the account balance, and

determines and reports if the settlement amount due from the settlement account can be debited.

15. (currently amended) A computer-readable recording medium accessible to a credit card user for storing a computer program which implements a data processing method in a data processing device for reading and writing information to a portable storage device having a rewritable nonvolatile memory unit for storing credit card usage information for each one or more credit cards of said credit card user when used to make a purchase with said computer program including a read program to implement a read process for

reading card usage information from the portable storage device representative of purchases made by one or more of said credit cards; and

including a transaction management program created under the sole control of the credit card user for implementing the running of [a] the transaction management process based on card usage information read by the read process.

16. (original) A computer-readable recording medium according to claim 15 wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

wherein the transaction management process runs a sorting process for grouping payment amounts by credit card number and a calculation process for calculating totals for the sorted payment amounts.

17. (original) A computer-readable recording medium according to claim 15 wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

wherein the transaction management process runs a sorting process for grouping payment amounts by the account numbers of the settlement accounts for the credit cards used for purchases, and a calculation process for calculating totals for the sorted payment amounts.

18. (previously presented) A data processing device accessible for use by a credit card user having one or more credit cards for processing and managing credit card usage of the credit card user based upon credit card information stored in a rewritable nonvolatile memory of a portable credit card device provided to said credit card user independent of said credit cards wherein the data processing device comprises a processor for running a read process to read card usage information from said portable credit card device for said one or more credit cards when used by the credit card user to make a card purchase.

19. (previously presented) A data processing device according to claim 18, wherein the card usage information includes a payment amount and credit card number for the credit card used to make a purchase; and

wherein the processor of said date processing device executes a transaction management process based on the card usage information read by the read process for grouping and sorting payment amounts by credit card number and for executing a calculation process for calculating totals for the sorted payment amounts.

20. (previously presented) A data processing device according to claim 19, wherein the card usage information further includes a payment deadline for the credit card used for purchase; and

the data processing device further comprise an input unit for specifying a billing month for the credit card,

wherein the processor of the data processing device includes means for calculating the total of payment amounts included within the payment deadline in the billing month specified using the input unit.